

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charles J. Burns, Jr.  
Stacey L. Burns  
Debtors

Case No. 16-04973-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Mar 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2017.

db/jdb +Charles J. Burns, Jr., Stacey L. Burns, 1123 Nanroc Drive, Unit 21123,  
Mechanicsburg, PA 17055-4454  
4863293 +AES, Acct No 3354 9362 58PA 0, P.O. Box 61047, Harrisburg, PA 17106-1047  
4863294 +Bureau of Account Management, Acct No 2977, 3607 Rosemont Avenue,  
Camp Hill, PA 17011-6904  
4863305 +Liberty Square Homeowners Assc., P.O. Box 294, Mechanicsburg, PA 17055-0294  
+PPL Electric Utilities, Acct No 81401-29039, 2 North 9th Street, Allentown, PA 18101-1139  
4886548 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4863311 +Rushmore Loan Management, Acct No 1027 6002 1, 15480 Laguna Canyon Road,  
Irvine, CA 92618-2132  
4863312 +Santander Bank N.A., Acct No 3000 0156 2550 2, P.O. Box 841002, Boston, MA 02284-1002  
4863313 +Seventh Avenue, Acct No 9481 4553 5, 1112 7th Avenue, Monroe, WI 53566-1364  
4863315 +Swiss Colony, Acct No 9481 4553 5, P.O. Box 1, Madison, WI 53782-0001  
4863317 +Upper Allen Township, Acct No 15-05365 MLD, 100 Gettysburg Pike,  
Mechanicsburg, PA 17055-5604  
4863316 +Upper Allen Township, Acct No 2015-05365 MLD, 100 Gettysburg Pike,  
Mechanicsburg, PA 17055-5604

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4863295 +EDI: CAPITALONE.COM Mar 14 2017 18:33:00 Capital One Bank USA,  
Acct No 5178 0581 0623 \*\*\*\*, P.O. Box 30281, Salt Lake City, UT 84130-0281  
4863297 +EDI: CAPITALONE.COM Mar 14 2017 18:33:00 Capital One Bank USA,  
Acct No 5200 9400 4053 \*\*\*\*, P.O. Box 30281, Salt Lake City, UT 84130-0281  
4863296 +EDI: CAPITALONE.COM Mar 14 2017 18:33:00 Capital One Bank USA,  
Acct No 4147 0999 3029 \*\*\*\*, P.O. Box 30281, Salt Lake City, UT 84130-0281  
4863298 +EDI: CCS.COM Mar 14 2017 18:33:00 Credit Collection Service, Acct No 5668 \*\*\*\*,  
P.O. Box 607, Norwood, MA 02062-0607  
4863299 +EDI: CCS.COM Mar 14 2017 18:33:00 Credit Collection Service, Acct No 06 0197 46092,  
725 Canton Street, Norwood, MA 02062-2679  
4863300 +EDI: BLUESTEM Mar 14 2017 18:33:00 Fingerhut, Acct No 6369 9210 4359 \*\*\*\*, Webbank,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
4863301 EDI: AMINFOFP.COM Mar 14 2017 18:33:00 First Premier Bank, Acct No 5178 0063 9312 \*\*\*\*,  
3820 North Louise Avenue, Sioux Falls, SD 57107-0145  
4863302 EDI: AMINFOFP.COM Mar 14 2017 18:33:00 First Premier Bank, Acct No 5178 0063 1567 \*\*\*\*,  
3820 North Louise Avenue, Sioux Falls, SD 57107-0145  
4863304 EDI: IIC9.COM Mar 14 2017 18:33:00 I.C. Systems Collections, Acct No 1112 2213 5129,  
P.O. Box 64378, Saint Paul, MN 55164-0378  
4863303 EDI: IIC9.COM Mar 14 2017 18:33:00 I.C. Systems Collections, Acct No 9476 908\* \*\*\*\*,  
P.O. Box 64378, Saint Paul, MN 55164-0378  
4863306 +EDI: TCISOLUTIONS.COM Mar 14 2017 18:33:00 Mid America Bank & Trust,  
Acct No 4057 3103 0026 \*\*\*\*, 5109 South Broadband Lane, Sioux Falls, SD 57108-2208  
4863307 +EDI: TCISOLUTIONS.COM Mar 14 2017 18:33:00 Mid America Bank & Trust,  
Acct No 4317 3202 0145 \*\*\*\*, 5109 South Broadband Lane, Sioux Falls, SD 57108-2208  
4863308 +EDI: AGFINANCE.COM Mar 14 2017 18:33:00 OneMain Financial, Acct No 6074 3902 3932 \*\*\*\*,  
605 Munn Road, Fort Mill, SC 29715-8421  
4863309 EDI: PRA.COM Mar 14 2017 18:33:00 Portfolio Recovery Associates,  
Acct No 4046 1400 0022 \*\*\*\*, 120 Corporate Bld, Suite 100, Norfolk, VA 23502-4962  
4863314 +EDI: SWCR.COM Mar 14 2017 18:33:00 SW Credit Systems, Acct No 5924 \*\*\*\*,  
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
4863318 +EDI: USBANKARS.COM Mar 14 2017 18:33:00 US Bank Home Mortgage, Acct No 2015-00855,  
4801 Frederica Street, Owensboro, KY 42301-7441

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4892686 PPL Electric Utilities, Customer Services, 827 Hau  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust  
bkgroup@kmlawgroup.com  
James M Bach on behalf of Joint Debtor Stacey L. Burns JMB@JamesMBach.com,  
staff@jamesmbach.com;staff@ecf.courtdrive.com  
James M Bach on behalf of Debtor Charles J. Burns, Jr. JMB@JamesMBach.com,  
staff@jamesmbach.com;staff@ecf.courtdrive.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **Charles J. Burns Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3513**

EIN --\_-----

Debtor 2 **Stacey L. Burns**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1204**

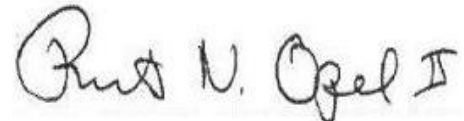
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-04973-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charles J. Burns Jr.

Stacey L. Burns  
fka Stacey L. Orris**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

March 14, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**